

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-12873
Ernest M. Howard Judge: JNP
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 7/29/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SAS Initial Debtor: EMH Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 200 per Month to the Chapter 13 Trustee, starting on August 1, 2019 for approximately 40 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Funds Paid to date to Trustee

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: Direct Application for Loan Modification for 308-310 D Street- Millville, NJ 08332- Ocwen Mortgage

Proposed date for completion: 12/30/2019

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,000
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ocwen Mortgage	Mortgage	\$40,000	0%	\$5,000- to be paid to Ocwen while debtor is in loan modification process	\$750.95

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Bank of America, Atlantic City Tax Collector	1918 Magellan Ave.- Atlantic City, NJ	\$91,000	\$27,000
Atlantic City Tax Collector, FIG NJ 18 City of Atlantic City	1817 Lincoln Ave.- Atlantic City, NJ 911 Keener Ave.- Atlantic City, NJ	\$20,000 house torn down- unknown	\$11,000 unknown
City of Millville Tax Collector	427 4th Street- Millville, NJ-	Unknown- has extensive property damage	unknown
City of Pleasantville & PC II REOLLC	325 Wright Street	\$17,000	\$12,000

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
U.S. Bank Cust. for PC 7 First Trust Bank	Real Estate- 308-310 D Street- Millville, NJ 08332	\$2,288.48- Includes Interest per Proof of Claim

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Attorney Fees

3) Secured Claims

4) Priority CLIM

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/12/2019.

Explain below **why** the plan is being modified:

325 Wright Street Pleasantville- will be surrendered
427 4th Street - Millville, NJ will be surrendered

911 Keener Ave.- Atlantic City- was not on schedules as debtor believed
it had already gone to sheriff sale

Explain below **how** the plan is being modified:

Moved to 4e
Moved to 4e

Placed in 4e and added to schedule of assets

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/29/2019

/S/Ernest M. Howard
Debtor

Date: _____

Joint Debtor

Date: 7/29/2019

/s/Steven A. Silnutzer
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Ernest M. Howard
DebtorCase No. 19-12873-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 64

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db Ernest M. Howard, PO Box 8056, Atlantic City, NJ 08404-8056
cr +City of Atlantic City, McManimon, Scotland & Baumann, LLC, 75 Livingston Avenue - 2nd Floor, Roseland, NJ 07068-3737
cr +Deutsche Bank National Trust Company, as Trustee f, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
518023099 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
518023101 Atlantic City Sewer Dept., 1200 Atlantic Ave # 300, Atlantic City, NJ 08401-7327
518023102 +Atlantic City Tax Collector, 6201 Atlantic Ave, Atlantic City, NJ 08406-2734
518023105 BMW Financial Group, PO Box 3608, Dublin, OH 43016-0306
518023106 BSI Financial Services, PO Box 517, Titusville, PA 16354-0517
518023103 Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
518023104 Bayfront Emergency Physicians, 1 E New York Ave, Somers Point, NJ 08244-2340
518062245 +City of Atlantic City, MCMANIMON, SCOTLAND & BAUMANN, LLC, 75 Livingston Avenue - 2nd Floor, Roseland, NJ 07068-3737
518145224 +City of Millville, Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Suite 703, Voorhees, NJ 08043-4413
518023109 +City of Pleasantville Tax Office, 18 N 1st St, Pleasantville, NJ 08232-2647
518023110 Commercial Acceptance Co., PO Box 3268, Shiremanstown, PA 17011-3268
518068156 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853
518023113 Dembo, Brown & Burns, LLP, 1300 Route 73 Ste 205, Mount Laurel, NJ 08054-2200
518023114 Direct T.V., c/o Diversified Consultants, PO Box 1391, Southgate, MI 48195-0391
518023116 +Egg Harbor Township MUA, 3515 Bargaintown Rd, Egg Harbor Township, NJ 08234-8321
518023117 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518023119 Gary C. Zeitz, LLC, 1101 Laurel Oak Rd Ste 170, Voorhees, NJ 08043-4381
518023120 Hyberg White & Mann PC, Executive Plaza,, 2111 New Rd Ste 105, Northfield, NJ 08225-1512
518023122 +Jersey Shore Ambulatory Surgery, 405 Bethel Rd, Somers Point, NJ 08244-2186
518023125 Millville Tax Collector, PO Box 609, Millville, NJ 08332-0609
518023124 McCormick 106, LLC, 11350 McCormick Rd Ste 902, Hunt Valley, MD 21031-1002
518023126 Milstead and Associates, 1 E Stow Rd, Marlton, NJ 08053-3118
518023127 Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063
518023128 Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518058862 Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
518023129 Ocwen Loan Servicing, LLC, PO Box 660264, Dallas, TX 75266-0264
518127997 +PCII REO LLC, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381
518026139 +Pro Cap II LLC, c/o Gary C. Zeitz LLC, 1101 Laurel Oak Rd., Ste. 170, Voorhees, NJ 08043-4381
518023131 RAS Cintron, LLC, 130 Clinton Rd, Fairfield, NJ 07004-2926
518023134 SLS, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386
518023132 Sandpiper Condominium Association, PO Box 2446, Ventnor City, NJ 08406-0446
518133398 +Sandpiper Condominium Association, Inc, c/o Paul Aaronson, Esq, Heyberg White & M, 2111 New Road, Suite 105, Northfield NJ 08225-1512
518023133 Shore Orthopaedic, Attn: 4th Floor Administrative Offices, 1 New York Rd., Somers Point, NJ 08244
518023135 Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
518023136 Stern, Lavinthal & Frankewnborg, LLC, F-005043-15, 105 Eisenhower Pkwy Ste 302, Roseland, NJ 07068-1640
518023137 TTBL, LLC, c/o Pellegrino & Feldstein, 290 US Highway 46, Denville, NJ 07834-1239
518162036 +The Bank of New York Mellon, KML Law Group, P.C., 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812
518149622 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518023138 +U.S. Bank Cust. Pro Cap II, 50 S 16th St Ste 1950, Philadelphia, PA 19102-2516
518128000 +US Bank Cust for PC7 Firsttrust Bank, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2019 23:44:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 12 2019 23:44:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518023100 E-mail/Text: athapa@acmua.org Aug 12 2019 23:45:50 Atlantic City MUA, PO Box 117, Atlantic City, NJ 08404-0117
518033621 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 12 2019 23:47:48 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518069679 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Aug 12 2019 23:48:45 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518023107 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Aug 12 2019 23:59:02 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 64

Date Rcvd: Aug 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518037992 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 12 2019 23:47:48
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518023108 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2019 23:48:11 Capital One Bank,
PO Box 30281, Salt Lake City, UT 84130-0281
518173100 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 12 2019 23:59:19
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518053432 +E-mail/Text: tracey.gregoire@millvillenj.gov Aug 12 2019 23:44:52 City of Millville,
12 S. High Street, Millville, NJ 08332-4244
518023111 E-mail/Text: csdlclient@services@cboflanc.com Aug 12 2019 23:45:19
Credit Bureau of Lancaster County, 218 W Orange St, Lancaster, PA 17603-3746
518023112 E-mail/PDF: creditonebknotifications@resurgent.com Aug 12 2019 23:47:49 Credit One Bank, NA,
PO Box 98873, Las Vegas, NV 89193-8873
518023115 E-mail/Text: bankruptcynotices@dcicollect.com Aug 12 2019 23:45:19
Diversified Consultants, Inc, PO Box 551268, Jacksonville, FL 32255-1268
518182603 E-mail/Text: ar@figadvisors.com Aug 12 2019 23:45:15
FIG as Custodian for FIG NJ18, LLC and Secured Par, PO Box 54472,
New Orleans Louisiana 70154-4472
518023118 E-mail/Text: bankruptcy@fult.com Aug 12 2019 23:45:48 Fulton Bank of New Jersey,
1 Penn Sq, Lancaster, PA 17602-2853
518023121 E-mail/Text: ipfscollectionsreferrals@ipfs.com Aug 12 2019 23:45:18 Imperial PFS,
30 Montgomery St Ste 501, Jersey City, NJ 07302-3821
518023123 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 12 2019 23:48:48 LVNV Funding,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518023130 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2019 00:11:51
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-0914
518187629 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 12 2019 23:48:43
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
518075323 +E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 12 2019 23:45:06 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999
518025539 +E-mail/PDF: gecsed@recoverycorp.com Aug 12 2019 23:48:32 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518074355* LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
GSAA Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 hkaplan@rasnj.com,
informationathnk@aol.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua H. Raymond on behalf of Creditor City of Atlantic City jraymond@msbnj.com
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York, as Trustee, et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Linda S. Fossi on behalf of Creditor PCII REO LLC and US Bank Cust for PC7 Firsttrust Bank
lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com; cdillon@zeitlawfirm.com; rzeit@zeitlawfirm.com
Nona Ostrove on behalf of Creditor City of Millville nostrove@ostrovelaw.com
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA
Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 smncina@rascrane.com

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User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 64

Date Rcvd: Aug 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Steven A. Silnutzer on behalf of Debtor Ernest M. Howard stevenasil2000@yahoo.com,
G28047@notify.cincompass.com/silnutzerlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10